

**VERSION OF AMENDED SPECIFICATION  
WITH MARKINGS TO SHOW CHANGES MADE**

1. The paragraph beginning on page 18, line 29, and ending on page 19, line 2, has been amended as follows:

The key wallet may be carried by the user or, alternatively, stored remotely and downloaded over a network to a user "on the fly" using "roaming" techniques such as those disclosed in pending U.S. Patent Application 09/196,430, filed on Nov. 19, 1998, now U.S. Patent No. 6,263,446, issued July 17, 2001, which is hereby incorporated by reference.

**\*\* Remainder of Page Is Intentionally Left Blank \*\***

## REMARKS

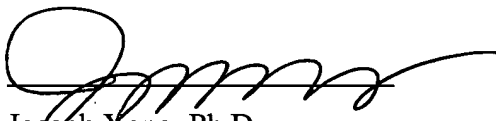
Applicant has amended the specification to indicate the patent number accorded then co-pending U.S. Patent Application 09/196,430. No new matter has been added.

## CONCLUSION

Applicant respectfully requests entry of the foregoing amendment prior to examination of this application. If the Examiner believes that the prosecution of the application can be expedited through a telephone interview, the Examiner is invited to call the Applicant's attorney, Joe Yang, at (650) 470-4565.

Respectfully submitted,

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